

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
PITTSBURGH DIVISION**

In re:

CHARLENE J.
CAROTHERS-EDDENS

Debtor(s)

Case No. 13-20066GLT

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 01/05/2013.
- 2) The plan was confirmed on 05/30/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 09/13/2013, 03/10/2014, 03/09/2015, 04/18/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 12/12/2014.
- 5) The case was completed on 12/26/2017.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$7,517.00.
- 10) Amount of unsecured claims discharged without payment: \$57,250.27.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$69,351.32
Less amount refunded to debtor	\$1,250.07

NET RECEIPTS: \$68,101.25

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$8,290.15
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,666.82
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$10,956.97

Attorney fees paid and disclosed by debtor: \$1,000.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BARCLAYS BANK DELAWARE	Unsecured	1,717.00	NA	NA	0.00	0.00
BELLEVUE BOROUGH (EIT)	Priority	843.44	NA	NA	0.00	0.00
BELLEVUE BOROUGH (EIT)	Priority	882.36	NA	NA	0.00	0.00
BELLEVUE BOROUGH (REFUSE SVC)	Secured	NA	173.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Secured	2,199.00	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE**	Unsecured	0.00	1,226.15	1,226.15	0.00	0.00
CAPITAL ONE(*)	Unsecured	3,656.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICES LL	Unsecured	1,705.00	1,936.72	1,936.72	0.00	0.00
COUNTY OF ALLEGHENY (R/E TAX)*	Secured	NA	333.47	0.00	0.00	0.00
DUQUESNE LIGHT COMPANY*	Unsecured	450.23	1,018.78	1,018.78	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	NA	5,275.14	5,275.14	0.00	0.00
HOUSEHOLD BANK	Unsecured	1,307.00	NA	NA	0.00	0.00
HOUSEHOLD/UNION PLUS LN PRGRM	Unsecured	21,629.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	763.00	795.12	795.12	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	2,752.00	2,752.01	2,752.01	0.00	0.00
MERRICK BANK	Unsecured	NA	2,656.51	2,656.51	0.00	0.00
NORTHGATE SD & BELLEVUE BORO	Priority	NA	3,427.20	3,427.20	3,427.20	0.00
OAK HARBOR CAPITAL II LLC	Unsecured	1,070.00	1,070.66	1,070.66	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	1,449.00	1,449.11	1,449.11	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	859.00	859.11	859.11	0.00	0.00
PRA/PORTFOLIO RECOVERY ASSOC	Unsecured	883.00	276.70	276.70	0.00	0.00
SAMPSON MORRIS	Unsecured	1,880.00	NA	NA	0.00	0.00
SOCIAL SECURITY ADMINISTRATION	Unsecured	1,509.00	NA	NA	0.00	0.00
SUNOCO/CBSD	Unsecured	1,343.00	NA	NA	0.00	0.00
SUNOCO/CBSD	Unsecured	2,206.00	NA	NA	0.00	0.00
US BANK TRUST NA - TRUSTEE	Secured	82,349.00	86,124.18	0.00	40,723.74	0.00
US BANK TRUST NA - TRUSTEE	Secured	0.00	12,993.34	12,993.34	12,993.34	0.00
VANDA LLC	Unsecured	2,687.00	2,687.26	2,687.26	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$40,723.74	\$0.00
Mortgage Arrearage	\$12,993.34	\$12,993.34	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$12,993.34	\$53,717.08	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,427.20	\$3,427.20	\$0.00
TOTAL PRIORITY:	\$3,427.20	\$3,427.20	\$0.00
GENERAL UNSECURED PAYMENTS:	\$22,003.27	\$0.00	\$0.00

Disbursements:	
Expenses of Administration	<u>\$10,956.97</u>
Disbursements to Creditors	<u>\$57,144.28</u>
TOTAL DISBURSEMENTS :	<u>\$68,101.25</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/16/2018

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.